

In re:
Michael J Stilfield
Roslyn M Stilfield
Debtors

Case No. 21-11186-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 03, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J Stilfield, Roslyn M Stilfield, 1001 Hartel Avenue, Philadelphia, PA 19111-3203
14603198	+ Abington memorial Hospital - Patient Pay, PO Box 826580, Philadelphia, PA 19182-6580
14603218	+ Continental Finance Co, Pob 8099, Newark, DE 19714-8099
14603217	+ Continental Finance Co, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714-8099
14603225	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, First Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
14603224	+ First Savings Bank, Attn: Bankruptcy, Po Box 5019, Sioux Falls, SD 57117-5019
14603228	+ Grimley Financial Corporation, 30 Washington Ave., Suite C-6, Haddonfield, NJ 08033-3341
14603231	+ Jeanes Hospital, Attn: Cashier, 7600 Central Ave., Philadelphia, PA 19111-2499
14603238	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
14603239	+ Midwest Recovery Systems, 514 Earth City Plaza, Earth City, MO 63045-1303
14603241	+ P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006
14603244	+ Radiology Group Abington, PO Box 4238, Portsmouth, NH 03802-4238
14603245	+ SPS Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14603257	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Sep 04 2021 03:33:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Sep 03 2021 23:30:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 04 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 03 2021 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 03 2021 23:30:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14603196	+ Email/Text: mnapoletano@ars-llc.biz	Sep 03 2021 23:31:00	Ability Recovery Services LLC, Attn: Bankruptcy, Po Box 4262, Scranton, PA 18505-6262
14603197	+ Email/Text: mnapoletano@ars-llc.biz	Sep 03 2021 23:31:00	Ability Recovery Services LLC, Pob 4031, Wyoming, PA 18644-0031
14603203	+ EDI: CCS.COM	Sep 04 2021 03:33:00	CCS, Paypment Processing Center 27, PO Box 55126, Boston, MA 02205-5126
14603199	+ EDI: CAPITALONE.COM		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Sep 03, 2021

Form ID: 318

Total Noticed: 64

		Sep 04 2021 03:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14603200	+ EDI: CAPITALONE.COM		
		Sep 04 2021 03:33:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14603201	+ EDI: CAPITALONE.COM		
		Sep 04 2021 03:33:00	Capital One Bank (USA) N.A., PO Box 71083, Charlotte, NC 28272-1083
14603202	+ Email/Text: ebn@carepayment.com		
		Sep 03 2021 23:31:00	Carepayment, PO Box 2398, Omaha, NE 68103-2398
14603206	+ EDI: CITICORP.COM		
		Sep 04 2021 03:33:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14603205	+ EDI: CITICORP.COM		
		Sep 04 2021 03:33:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14603207	+ EDI: CITICORP.COM		
		Sep 04 2021 03:33:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14603208	+ EDI: CITICORP.COM		
		Sep 04 2021 03:33:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
14603210	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	Comenity Bank/Zales, Po Box 182120, Columbus, OH 43218-2120
14603209	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14603212	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	Comenity Capital/Floor & Decor, Po Box 182120, Columbus, OH 43218-2120
14603211	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	Comenity Capital/Floor & Decor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14603216	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
14603215	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14603213	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14603214	+ EDI: WFNNB.COM		
		Sep 04 2021 03:33:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14603222	EDI: DISCOVER.COM		
		Sep 04 2021 03:33:00	Discover Financial, Pob 15316, Wilmington, DE 19850
14603219	+ EDI: CITICORP.COM		
		Sep 04 2021 03:33:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14603220	+ EDI: CITICORP.COM		
		Sep 04 2021 03:33:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
14603221	+ EDI: DISCOVER.COM		
		Sep 04 2021 03:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14603227	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Sep 03 2021 23:30:00	Franklin Mint Federal Credit Union, 5 Hillman Drive, Chadds Ford, PA 19317
14603226	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Sep 03 2021 23:30:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr, Ste 100, Chadds Ford, PA 19317
14603230	+ EDI: HFC.COM		
		Sep 04 2021 03:33:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
14603229	+ EDI: HFC.COM		
		Sep 04 2021 03:33:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Sep 03, 2021

Form ID: 318

Total Noticed: 64

14603204	EDI: JPMORGANCHASE	Sep 04 2021 03:33:00	Chase, P.O. Box 24696, Columbus, OH 43224
14603233	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 03 2021 23:30:02	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
14603232	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 03 2021 23:29:56	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14603235	+ EDI: MID8.COM	Sep 04 2021 03:33:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
14603234	+ EDI: MID8.COM	Sep 04 2021 03:33:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14603240	+ Email/Text: bankruptcynotices@psecu.com	Sep 03 2021 23:31:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14603242	Email/Text: Bankruptcy.Notices@pnc.com	Sep 03 2021 23:30:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
14603243	Email/Text: Bankruptcy.Notices@pnc.com	Sep 03 2021 23:30:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
14603246	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14603247	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14603248	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14603249	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14603250	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14603251	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14603252	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
14603253	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14603254	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14603256	+ EDI: WTRRN BANK.COM	Sep 04 2021 03:33:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14603255	+ EDI: WTRRN BANK.COM	Sep 04 2021 03:33:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14603223		First Premier Bank
14603237	*+	Midland Funding Llc, 320 East Big Beaver, Troy, MI 48083-1238
14603236	*+	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Sep 03, 2021

Form ID: 318

Total Noticed: 64

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2021 at the address(es) listed below:

Name	Email Address
CAMERON DEANE	on behalf of Debtor Michael J Stilfield cdeane@ymalaw.com ykaecf@gmail.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
CAMERON DEANE	on behalf of Joint Debtor Roslyn M Stilfield cdeane@ymalaw.com ykaecf@gmail.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
KRISTEN D. LITTLE	on behalf of Creditor JPMorgan Chase Bank National Association pakb@logs.com, klittle@logs.com;logsecf@logs.com
PAUL H. YOUNG	on behalf of Joint Debtor Roslyn M Stilfield support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Michael J Stilfield support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH1 Asset Backed Pass-Through Certificates, Series 2007-CH1 bkgroup@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Michael J Stilfield	Social Security number or ITIN	xxx-xx-1841
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Roslyn M Stilfield	Social Security number or ITIN	xxx-xx-4771
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-11186-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J Stilfield

Roslyn M Stilfield

9/2/21

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.